

(800) 473-6757

Call the
MOSTARS
Information
Center

to speak with trained
staff members about
any story in this
newsletter
as well as to obtain
free information about
state and federal
student financial
assistance programs.

(573) 751-3940

August 2000



Missouri Student Assistance Resource Services

MOSTARS is a division of the Missouri Department of Higher Education.

MOSTARS Advisory Board Meets for the First Time

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**MOSTARS
News**

The MOSTARS Advisory Board held its first meeting on June 28 at the Department of Higher Education office in Jefferson City. Dr. John Wittstruck, deputy commissioner of higher education, greeted the board members and discussed the board's charge.

Dan Peterson, deputy director of MOSTARS, presented an overview of the types and volume of federal and state student financial assistance and explained that the application process for most forms of student assistance begins with the Free Application for Federal Student Aid. He also discussed how the methods of submitting the FAFSA have changed over the years for parents, students, and institutions and demonstrated the FAFSA on the web.

Also during the meeting, Dr. Michael Podgursky, chair of the department

of economics at the University of Missouri-Columbia, presented the results of research conducted on defaulted student loan borrowers. The board expressed the desire to link student loan default rates to programs of study. The ongoing research will address other student financial assistance issues in the future.

Later in the meeting, Wittstruck led a discussion to begin determining how MOSTARS can best serve low-income, high-ability students. Missouri currently ranks below the national average of closing the gaps in access to higher education between low- and high-income students.

Dr. Richard Presberry, MOSTARS senior associate for early awareness and outreach, provided an update on MOSTARS' initiatives and activities related to early awareness.

See MOSTARS Advisory Board, page 8

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This portion of the **MOSTARS** newsletter includes questions and answers regarding topics MOSTARS clients bring to our attention.

If you happen to see one of your questions published, give yourself a pat on the back for asking a question that may benefit other clients.

In addition, if you think there is a need for a published clarification on a particular topic, contact the **MOSTARS Information Center at (800) 473-6757 or (573) 751-3940** to discuss the topic. We may include the question in a future issue of **MOSTARS**. ★

When calculating prorated annual loan limits applicable to undergraduate students, what rounding procedures should be used? If the calculation of the prorated loan limit results in cents, e.g., \$1,832.50, may the school round to the nearest whole dollar?

The U.S. Department of Education has not published specific rounding procedures that are required when calculating prorated annual loan limits. However, the USDE did provide the following example of a proportional proration calculation in its spring 2000 reauthorization training that schools may use as a guide for rounding fractions (i.e., percentages):

A dependent undergraduate student is attending a 10-week, 250 clock-hour program. The academic year equals 30 weeks, 900 clock hours.

Compare fractions based on weeks and hours:

$$10/30 (= .33) \quad 250/900 (= .28)$$

Multiply the smaller fraction by the loan limit:

$$\$2,625 \times .28 = \$735$$

Historically, the USDE has sanctioned the practices of rounding the prorated loan limit amount to the nearest whole dollar and rounding upward to the nearest whole dollar when the result is \$.50 (e.g., \$3,437.50 may be rounded upward to \$3,438).

Sources: USDE Reauthorization Training Spring 2000

USDE 1997-98 Title IV Training

USDE 1995-96 Title IV Delivery System Workshops

If a school certifies a fall-spring loan and then certifies a summer loan (summer is considered a trailer) for a dependent student, can the three-month expected family contribution be determined by subtracting the nine-month EFC from the 12-month EFC found on the Institutional Student Information Record?

Yes. The school may elect to prorate the EFC by multiplying the 12-month EFC on the ISIR by three-twelfths. This option is only permissible when the student has attended the previous regular term or plans to attend the following regular term of the same academic year. This EFC calculation is not to be used when a student is enrolled in the summer term only. In that situation, the school should use the alternate three-month EFC found on the ISIR. (Also see the December 1996 issue of FFELPfacts.)

If a student with an outstanding Federal Consolidation Loan applies for a Federal Stafford Loan, how should the aggregate loan amount be tracked?

Schools have two options when calculating the amount of a borrower's aggregate loan limit that has already been borrowed:

1. Determine the original loan amounts borrowed for the underlying subsidized and unsubsidized loans, which can be done by researching the loans on the National Student Loan Data System. If the consolidation loan's principal balance exceeds those original amounts, the school is allowed to utilize the original loan amounts for determining aggregate loan eligibility.

For example, if the Missouri Student Loan Program and NSLDS records regarding the borrower's underlying loans match, it can be assumed that these are the loans that were consolidated, and those loan amounts can be used to determine the borrower's remaining aggregate loan eligibility.

2. If there is any question as to the principal balances of the underlying loans, the U.S. Department of Education has a formula that was first published in Dear Colleague Letter GEN-96-13 to assist schools in determining the remaining portion of the underlying loans. That formula is now published in 34 CFR 682.204(j).



For Your Convenience

An information box indicating subject matter accompanies each article in this newsletter. This box also contains the name of the article's contact person (where applicable) and his or her phone number and e-mail user ID. The formula for e-mail addresses at MOSTARS and the Missouri Department of Higher Education is as follows:

USER ID@admin.mocbhe.gov

Remember, you also can contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940.

May 2000 MOSTARS School Training Guide Now Available on the Web

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**FFEL
Program**

Copies of the May 2000 MOSTARS School Training Guide were distributed at the Spring Basic Trainings recently. If you were unable to attend one of the sessions and wish to receive a copy, you can print one from the MOSTARS web site at www.mocbhe.gov/mostars/stg.htm. If you prefer to have a copy mailed to you, call the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940.

The School Training Guide will be updated as regulations from the Higher Education Amendments of 1998

become final and further guidance is received from the U.S. Department of Education. A notice will be posted to the Missouri Association of Student Financial Aid Personnel listserve each time the School Training Guide is updated. If you prefer to have copies of the changes mailed to you, contact the MOSTARS Information Center as soon as a notice indicating changes are available is posted. ★

Resources

on the World Wide Web



MOSTARS ★ 3515 Amazonas Drive ★ Jefferson City, MO 65109 ★ (800) 473-6757 ★ (573) 751-3940

STUDENT & PARENT RESOURCES

MOSTARS	www.mocbhe.gov
MOHELA	www.mohela.com
Sallie Mae	www.salliemae.com
ACT	www.ACT.org
College Board	www.collegeboard.com
Jump\$tart Coalition	www.jumpstartcoalition.org
Mapping Your Future (college, career & financial aid information)	www.mapping-your-future.org
Peterson's (education and career information)	www.petersons.com
Office of Postsecondary Education Information for Students	www.ed.gov/offices/OPE/Students/
College Is Possible	www.collegeispossible.org
College Opportunities On-Line (COOL)	www.nces.ed.gov/ipeds/cool
Think College Early	www.ed.gov/thinkcollege/early
Wired Scholar (college preparation, selection, application & financing information)	www.wiredscholar.com
FAFSA on the Web	www.fafsa.ed.gov
Alternatives to FAFSA on the Web	www.ed.gov/offices/OPE/express.html
The Student Guide (financial aid information)	www.ed.gov/prog_info/SFA/StudentGuide/
The SmartStudent™ Guide to Financial Aid	www.finaid.org
FastWEB (scholarship search)	www.fastWEB.com
Hope Scholarship & Lifetime Learning Tax Credits	www.ed.gov/inits/hope
Missouri Saving for Tuition (MO\$T) Program	www.missourimost.org
Federal Direct Loan Program	www.ed.gov/offices/OPE/DirectLoan/
You Can Deal With It (personal finance, graduate school & career information)	www.youcandealwithit.com/index2.html
Guide to Defaulted Student Loans	www.ed.gov/offices/OPE/DCS/
Credit Card Nation	www.creditcardnation.com

SFA & HIGH SCHOOL ADMINISTRATOR RESOURCES

Missouri Association of Student Financial Aid Personnel (MASFAP)	www.masfap.com
Midwest Association of Student Financial Aid Administrators (MASFAA)	www.masfaaweb.org
National Association of Student Financial Aid Administrators (NASFAA)	www.nasfaa.org
National Council of Higher Education Loan Programs, Inc. (NCHELP)	www.nchelp.org
National Association of College & University Business Officers (NACUBO)	www.nacubo.org
American Association of Collegiate Registrars & Admissions Officers	www.aacrao.com
American Council on Education	www.acenet.edu
Selective Service	www.sss.gov
U.S. House & Senate	thomas.loc.gov
U.S. Department of Education	www.ed.gov
Office of Postsecondary Education	www.ed.gov/offices/OPE
Advisory Committee on Student Financial Assistance	www.ed.gov/offices/AC/ACSFA
U.S. Department of Education Information for Financial Aid Professionals	www.ifap.ed.gov
U.S. Department of Education Financial Responsibility Page	www.ed.gov/offices/OPE/PPI/finanrep.html
National Student Loan Clearinghouse	www.nslc.org
Office of Inspector General	home.gvi.net/~edoig
Federal Register	www.access.gpo.gov/su_docs/aces/aces140.html
Application for Approval to Participate in Federal SFA Programs	www.eligcert.ed.gov
Title IV Institution Codes	www.ed.gov/offices/OSFAP/Students/apply/search.html
Reauthorization of the Higher Education Act	www.ed.gov/offices/OPE/PPI/Reauthor/

MOSTARS is the student assistance division of the Missouri Department of Higher Education.

(5/00)

ATOM Lenders

as of
7/01/00

817854-50	Arsenal Credit Union	Webster Groves, MO	806851-50	First Security State Bank	Charleston, MO
804866-50	Bank Midwest N.A.	Kansas City, MO	802844-50	Firststar Bank	Menomonee Falls, WI
800325-50	Bank of America (Arkansas)	Little Rock, AR	804609-50	Firststar Bank – Lawrence	Lawrence, KS
806746-50	Bank of America (Kansas City) ★	Kansas City, MO	833617-50	Firststar Bank, NA Trustee for EFSI % Brazos Higher Education Service Corporation (BHESC)	Austin, TX
818334-50	Bank of America (St. Louis)	St. Louis, MO	827418-50	Fulton Savings Bank	Fulton, MO
806747-50	Bank of Belton	Belton, MO	806858-50	Gateway National Bank of St. Louis	St. Louis, MO
806757-50	Bank of Kirksville	Kirksville, MO	806861-50	Glasgow Savings Bank	Glasgow, MO
806761-50	Bank of Monticello	Canton, MO	821132-50	Great Southern Bank FSB	Springfield, MO
813955-50	Bank of New Madrid	New Madrid, MO	804657-50	Guaranty Bank & Trust	Kansas City, MO
829370-50	Bank of Old Monroe	Moscow Hills, MO	823260-50	The Hamilton Bank	Hamilton, MO
813989-50	Bank of Rothville	Rothville, MO	823635-50	Hannibal National Bank	Hannibal, MO
829217-50	Bank of Salem	Salem, MO	823261-50	Home Savings & Loan Association	Norborne, MO
813965-50	Bank of Sullivan	Sullivan, MO	829263-50	Jefferson Bank and Trust	St. Louis, MO
827468-50	Bank of Washington	Washington, MO	830289-50	Kahoka State Bank	Kahoka, MO
826147-50	Bank of Waverly	Waverly, MO	819462-50	Kearney Trust Company	Kearney, MO
808857-50	Bank One Education Finance Group	Columbus, OH	806873-50	Lamar Bank and Trust Co.	Lamar, MO
806856-50	Bank Star One	Fulton, MO	829440-50	Linn State Bank	Linn, MO
820696-50	Belgrade State Bank	Belgrade, MO	814008-50	Maries County Bank	Vienna, MO
816050-50	Blue Ridge Bank and Trust Company	Kansas City, MO	819661-50	Mazuma Credit Union	Kansas City, MO
806778-50	Cabool State Bank	Cabool, MO	814668-50	MCM Savings Bank, FSB	Hannibal, MO
806779-50	The Callaway Bank	Fulton, MO	814548-50	Mercantile/Firststar Bank	St. Joseph, MO
821496-50	Canton State Bank	Canton, MO	832681-50	Midwest Independent Bank	Jefferson City, MO
828826-50	Central Bank of Lebanon	Lebanon, MO	806893-50	New Era Bank	Fredericktown, MO
828130-50	Central West End Bank	St. Louis, MO	824068-50	Palmyra Savings	Palmyra, MO
807807-50	Chase Manhattan Bank USA	Tampa, FL	813967-50	Palmyra State Bank	Palmyra, MO
813975-50	Citizen's Bank & Trust Company	Trenton, MO	830060-50	Paris National Bank	Paris, MO
813979-50	Commerce Bank ★	St. Louis, MO	827477-50	Peoples Security Bank	Licking, MO
814627-50	Commercial Trust	Fayette, MO	821154-50	Phelps County Bank	Rolla, MO
806810-50	Community State Bank of Bowling Green	Bowling Green, MO	829481-50	Poplar Bluff Federal Credit Union	Poplar Bluff, MO
828768-50	Eagle Bank and Trust	Festus, MO	806919-50	Security Bank of Pemiscot County	Caruthersville, MO
830005-50	Educaid ♦	Sacramento, CA	806870-50	Show Me Credit Union	Mexico, MO
826986-50	Educational Employees Credit Union	Bridgeton, MO	806773-50	smartFUNDS	Columbia, MO
826986-51	Educational Employees Credit Union [PLUS]	Bridgeton, MO	806911-50	South Side National Bank of St. Louis	St. Louis, MO
833471-50	EFG Educational Loan Trust	Hyannis, MA	813766-50	State Bank of Slater	Slater, MO
819155-50	Farmers and Merchants Bank	Hannibal, MO	809081-50	Stillwater National Bank & Trust	Stillwater, OK
822046-50	First Bank	St. Louis, MO	827310-50	Sun Bank of America	Ellington, MO
829140-50	First Community Bank of Windsor	Windsor, MO	820564-50	SunTrust Bank	Richmond, VA
820370-50	First Federal Bank, FSB ★	Kansas City, MO	815961-50	UMB Bank, NA	Kansas City, MO
826931-50	First Midwest Bank	Poplar Bluff, MO	810698-50	Union Planters National Bank	Cape Girardeau, MO
802969-50	First National Bank & Trust Company	Carbondale, IL	807176-50	Wells Fargo Education Financial Services	Sioux Falls, SD
819564-50	First National Bank of Camdenton	Camdenton, MO	820323-50	West Community Credit Union	Brentwood, MO
813768-50	First National Bank of Salem	Salem, MO			

★ These lenders require ATOM schools to utilize electronic funds transfer rather than paper checks.

♦ Educaid requires an agreement with the school be signed before utilizing them as an ATOM lender.

ATOM EFT Schools

as of
7/01/00

022392	Al-Med Academy	St. Louis, MO	Proprietary
031150	Arizona College of Allied Health	Phoenix, AZ	Proprietary
002449	Avila College	Kansas City, MO	Independent Four-Year
005532	Cape Girardeau Area Vocational Technical School	Cape Girardeau, MO	Vocational-Technical
002452	Central Bible College	Springfield, MO	Theological
002453	Central Methodist College	Fayette, MO	Independent Four-Year
020907-00	Cleveland Chiropractic College – Kansas City	Kansas City, MO	Professional
002456	Columbia College	Columbia, MO	Independent Four-Year
002458	Cottey College	Nevada, MO	Independent Two-Year
002459	Crowder College	Neosho, MO	Public Two-Year
006385	Deaconess College of Nursing	St. Louis, MO	Proprietary
002461	Drury University	Springfield, MO	Independent Four-Year
002463	Evangel University	Springfield, MO	Independent Four-Year
021642	Forest Institute of Professional Psychology	Springfield, MO	Professional
009089	Hannibal-LaGrange College	Hannibal, MO	Independent Four-Year
002468	Jefferson College	Hillsboro, MO	Public Two-Year
006389	Jewish Hospital College of Nursing & Allied Health	St. Louis, MO	Independent Four-Year
002473	Kansas City Art Institute	Kansas City, MO	Professional
020682	Lester L. Cox College of Nursing & Health Sciences	Springfield, MO	Vocational-Technical
002479	Lincoln University	Jefferson City, MO	Public Four-Year
004703	Logan University	St. Louis, MO	Professional
006666	Lutheran Medical College School of Nursing	St. Louis, MO	Proprietary
021802-00	Metro Business College	Cape Girardeau, MO	Proprietary
021802-01	Metro Business College	Jefferson City, MO	Proprietary
021802-02	Metro Business College	Rolla, MO	Proprietary
002486	Mineral Area College	Park Hills, MO	Public Two-Year
007540	Missouri Baptist College	St. Louis, MO	Independent Four-Year
009795	Missouri College	St. Louis, MO	Proprietary
023040	Missouri Technical School	St. Louis, MO	Proprietary
002489	Missouri Valley College	Marshall, MO	Independent Four-Year
002490	Missouri Western State College	St. Joseph, MO	Public Four-Year
002491	Moberly Area Community College	Moberly, MO	Public Two-Year
022027	Ozark Christian College	Joplin, MO	Theological
030830	Ozarks Technical Community College	Springfield, MO	Public Two-Year
012500	Ranken Technical College	St. Louis, MO	Independent Two-Year
002499	Rockhurst University	Kansas City, MO	Independent Four-Year
002506	Saint Louis University	St. Louis, MO	Independent Four-Year
005426	Sikeston Area Vo-Tech School	Sikeston, MO	Vocational-Technical
030709	Southeast Missouri Hospital College of Nursing	Cape Girardeau, MO	Vocational-Technical
002501	Southeast Missouri State University	Cape Girardeau, MO	Public Four-Year
002502	Southwest Baptist University	Bolivar, MO	Independent Four-Year
002503	Southwest Missouri State University	Springfield, MO	Public Four-Year
031060	Southwest Missouri State University – West Plains	West Plains, MO	Public Two-Year
010347	Stage One, The Hair School	Cape Girardeau, MO	Proprietary
025306	St. Charles County Community College	St. Peters, MO	Public Two-Year
002504	St. Louis College of Pharmacy	St. Louis, MO	Professional
002512	Stephens College	Columbia, MO	Independent Four-Year
004713	Three Rivers Community College	Poplar Bluff, MO	Public Two-Year
002495	Truman State University	Kirksville, MO	Public Four-Year
003528	Union University	Jackson, TN	Independent Four-Year
002474	The University of Health Sciences	Kansas City, MO	Professional
025997-04	Vatterott College	St. Joseph, MO	Proprietary
002523	Westminster College	Fulton, MO	Independent Four-Year
002525	William Woods University	Fulton, MO	Independent Four-Year

New Features on the Web

MOSTARS News

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Several applications and forms for the state and federal student financial assistance programs are now available on the MOSTARS web site. Each online form includes the same instructions that are included with the paper version.

The forms can be partially completed online. Original applications for the state financial assistance programs and federal student loan programs, including the applicant's original signature, are required; therefore, the forms must be printed, signed, and mailed. The new online forms can be printed directly from the web site for manual processing.

If students or parents request any of the applications or forms, please direct them to our web site first. This will decrease waiting time for them and may decrease printing and mailing costs for your institution.

The online applications and forms are PDF files, which are best viewed using Adobe Acrobat 4.0. For those who do not have the software, MOSTARS has included links to the free Acrobat download on the web.

If you have questions about the new developments or other web initiatives, contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940.

Applications for State Student Financial Assistance Programs

Applications for the following state student financial assistance programs are now available on the web site at www.mocbhe.gov/mostars/apption.htm:

- ★ Advantage Missouri
- ★ "Bright Flight" Scholarship
- ★ Marguerite Ross Barnett Memorial Scholarship
- ★ Public Service Officer Survivor Grant
- ★ Vietnam Veteran's Survivor Grant

When an application deadline for a particular program has passed, the link to the application will be removed. The program name will remain on the web page, with information on the application deadline and availability in the future.

Administrative Forms for State Student Financial Assistance Programs

The following administrative forms are now available online at www.mocbhe.gov/mostars/admforms.htm:

- ★ Advantage Missouri Program Update Form
- ★ "Bright Flight" Scholarship Program Manual Verification Form
- ★ Manual Payment Request Form
- ★ State Grant and Scholarship Programs Institutional Refund Form

Financial aid personnel can print the forms or partially complete them online, then print them for submission. Instructions are included on each form.

Federal Family Education Loan Program Forms

To increase efficiency in the administration of the Missouri Student Loan Program, student loan applications and deferment forms are available on the web site at www.mocbhe.gov/mostars/ffelpforms.htm. Both the Master Promissory Note for Federal Stafford Loans and the Loan Application and Promissory Note for the Federal Parent Loan for Undergraduate Students can be partially completed online. All FFEL Program deferment forms, including those applicable to "prior" and "new" borrowers, are available.

MSLP Loan Status Update Form

Financial aid administrators can complete the MSLP Loan Status Update Form (Form 8) online at www.mocbhe.gov/mostars/ffelpforms.htm. The form should be printed and faxed to MSLP/GuaranTec at (904) 281-4017 or mailed to MSLP/GuaranTec, PO Box 52838, Jacksonville, FL 32201. Postsecondary institutions should submit a copy of the Form 8 to the applicable loan holder when they mail or fax a copy to Guarantec so the holder can update its records. ★

Change to Online Counseling Procedures

MOSTARS News

CariAnne Cutshall
(573) 522-2008
USER ID: ccutshal

Effective March 31, 2000, MOSTARS began using Mapping Your Future's electronic counseling features. Before beginning an online counseling session, borrowers visit the Student User's Guide. The guide previously referred borrowers having problems completing the counseling session to the MOSTARS Information Center.

Effective immediately, borrowers have two options if they have problems completing the electronic counseling sessions:

1. Review the appropriate Mapping Your Future Help Page:

★ Entrance Counseling at mapping-your-future.org/entrancecounseling/help.cfm

★ Exit Counseling at mapping-your-future.org/exitcounseling/help.cfm

2. Request technical assistance online by completing the feedback form at mapping-your-future.org/feedback/feedback.cfm?gen=1.

MOSTARS has updated the online and paper versions of the Student User's Guides. Postsecondary institutions can contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940 for information about the electronic loan counseling sessions. ★

MOSTARS Advisory Board, from page 1

MOSTARS recently submitted a proposal to the U.S. Department of Education for a state GEAR UP (Gaining Early Awareness and Readiness for Undergraduate Programs) grant. MOSTARS continues to participate in three existing GEAR UP partnership grants with the University of Missouri-Columbia, the University of Missouri-Kansas City, and the University of Missouri-St. Louis.

Peterson also discussed a proposed process in which the MOSTARS staff

would begin reviewing, and amending if necessary, the administrative rules for all state student financial assistance programs. The areas of student eligibility to be reviewed relate to students with disabilities, dual enrollment at multiple Missouri institutions, enrollment in technology-based programs, and existing federal policies on substance abuse and students in default. The planning process for reviewing and amending the administrative rules will include discussion and guidance

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User ID: danp

MOSTARS News

from the MOSTARS Advisory Board, Missouri postsecondary institutions, and the CBHE Advisory Committee on Technology and Instruction.

The next meeting of the MOSTARS Advisory Board will be scheduled on Dec. 6 or 7, in conjunction with the annual Governor's Conference on Higher Education. ★

Eligible Lender List Changes

CariAnne Cutshall
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(573) 522-2008
USER ID: ccutshal

Participation Lists

Clients who use the Missouri Student Loan Program Combined Eligible Lender List should make note of the following changes. New lists are printed upon request, so your list may reflect these changes. Refer to the effective dates of the changes and compare them to the date listed in the lower left corner of your list to determine whether you should pencil in these changes.

Added

AELMC as Trustee for FL Educ Ln Mrktg Co, OE 831245-00

Participation Categories: Sub, Unsub, PLUS

Added June 26

Bank of America, N.A. c/o UNIPAC, OE 800802-00

Participation Categories: Sub, Sub Pre, Unsub, Unsub Pre, PLUS

Added May 30

Bank One Trustee for Nellie Mae c/o LSC/TX, OE 829076-00, 829988-00, 833691-00 & 830308-00

Participation Categories: Sub, Sub Pre, Unsub, Unsub Pre, PLUS, PLUS Pre

Added June 6

Firstar Bank Trustee for EFSI c/o BHESC, OE 833617-00

Participation Categories: Sub, Sub Pre, Unsub, Unsub Pre, PLUS, PLUS Pre

Added June 15

Gold Bank c/o UNIPAC, OE 804860-00

Participation Categories: Sub, Sub Pre, Unsub, Unsub Pre, PLUS, PLUS Pre

Added June 13

Changed

Chase Manhattan Bank Delaware Trustee SLMA, OE 833253-00

New Name: Chase Manhattan Bank USA NA Trustee SLMA

Changed June 12

Citibank (NYS), OE 826878-00

Added Participation Categories: PLUS, PLUS Pre

Changed June 28

Hannibal National Bank c/o MOHELA, OE 823635-00 & -50

Added Participation Category: PLUS Pre

Changed June 28

Removed

Citizens Bank of New Haven, OE 828122-00

Removed June 7

Southern Missouri Savings Bank c/o MOHELA, OE 828674-00 & -50

Removed June 7

To request an MSLP Combined Eligible Lender List, call the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940.

For more information, refer to the August 1998 issue of FFELPfacts. You can view a sample of the list in the October 1998 issue of the MOSTARS newsletter.

The list also is available on the MOSTARS web site at www.mocbhe.gov/mostars/Indrlist.pdf. ★

The average of the bond equivalent rates of the 91-day Treasury bills for the quarter ending June 30, 2000, is 5.94 percent.

Missouri Student Loan Program ATOM Statistics

FFY 2000 Quarter 3

<u>Disbursements</u>	
18,958	
<u>Amount Disbursed</u>	
By EFT	\$28,920,420
By Check	\$4,455,662
TOTAL	\$33,376,082

Cumulative: August 1995 through June 2000

<u>Disbursements</u>		<u>Amount Disbursed</u>	
454,647		By EFT	\$522,761,096
		By Check	\$229,046,513
		TOTAL	\$751,807,609

The Missouri Department of Higher Education makes every effort to provide program accessibility to all citizens without regard to disability. If you require this publication in an alternate form, contact the MOSTARS Information Center at (800) 473-6757 or (573) 751-3940. Hearing/speech impaired can call (800) 735-2966.

Coordinating Board for Higher Education
3515 Amazonas Drive
Jefferson City, MO 65109

FIRST CLASS

MOSTARS, a division of the Missouri Department of Higher Education, publishes this newsletter to inform Missouri's financial aid community of current issues concerning the Missouri Student Loan Program and the Missouri student financial assistance programs.

Mr. Lynn Ewing, Jr.....CBHE Chair

Dr. Kala M. StroupCommissioner
of Higher Education

Ms. Karen MisjakMOSTARS Director